Amendments to the Specification:

Please replace the Abstract with the following amended Abstract:

A method for <u>facilitating provision of</u> ~~providing~~ a warranty relating to a transaction between two parties~~, each party having a data communications device,~~ in a system which includes an infrastructure composed of a plurality of locations each associated with a respective institution which provides services to clients, ~~each location having a computer system, a database coupled to the computer system and storing information about each client of the institution and a data communications device coupled to the computer system for communication with the data communications device of any one party, each party being a client of at least one of the institutions,~~ the method containing the steps of ~~:~~ transmitting a request for a warranty from one party to the transaction which is a client of the respective institution to a respective location associated with the respective institution, which request includes information identifying the other party to the transaction and information about the nature of the transaction ~~;~~ conducting an exchange of information between the respective location and a location associated with a institution of which the other party is a client ~~;~~ and transmitting a response to the request from the respective location to the one party.